

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND

IN RE:

Rosetta Lewis

Debtor

Rosetta Lewis  
3151 Lyndale Avenue  
Baltimore, MD 21213

Debtor/Movant

v.

CREDIT ACCEPTANCE CORPORATION  
21301 Civic Center Drive  
Southfield, MI 48076  
SERVE ON: Resident Agent  
CSC-Lawyers Incorporating Service Co.  
7 St. Paul Street  
Suite 1660  
Baltimore, MD 21202

Respondent

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\* CASE NO. 11-29977-JS

\* Chapter 13

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**NOTICE OF MOTION TO DETERMINE SECURED STATUS OF CLAIM  
AND MODIFY RATE OF INTEREST, OF LIEN HELD BY  
CREDIT ACCEPTANCE CORPORATION AGAINST A TRUCK  
AND NOTICE OF HEARING THEREON**

Rosetta Lewis, debtor, has filed papers with the Court seeking modification of the lien held by Credit Acceptance Corporation, against the debtor's 2006 Hyundai Santa Fe truck VIN KM8SC73D56U038800 pursuant to 11 U.S.C. §§ 506(a) and 1322(b) and Rule 3012 of the Federal Rules of Bankruptcy Procedure through the reduction of the contractual interest rate of 23.99% to 4.25% and the consequent reduction of the contractual monthly payment of \$394.91 to a 60-month payment of \$347.58 on the secured debt against the vehicle of \$18,758.19. Your rights may be affected. You should read these papers carefully and discuss them with your lawyer, if you have one in this bankruptcy case. (If you do not have a lawyer, you may wish to consult one.)

If you do not want the court to grant the motion avoiding the lien, or if you want the court to consider your views on the motion, then by **November 14, 2011**, you or your lawyer must file a written response with the Clerk of the Bankruptcy Court explaining your position and mail a copy of the response to:

Marc R. Kivitz, Esquire  
Suite 1330  
201 N. Charles Street  
Baltimore, MD 21201

Nancy Spencer Grigsby, Chapter 13 Trustee  
Suite 501, Tower II  
100 South Charles Street  
Baltimore, MD 21201-2721

If you mail, rather than deliver, your response to the Clerk of the Bankruptcy Court for filing, you must mail it early enough so that the court will receive it by the date stated above.

The hearing is scheduled for **Friday, December 2, 2011, at 10:00 a.m. in Courtroom 9C**, United States Bankruptcy Court, 101 West Lombard Street, Baltimore, MD 21201.

IF YOU OR YOUR LAWYER DO NOT TAKE THESE STEPS BY THE DEADLINE, THE COURT MAY DECIDE THAT YOU DO NOT OPPOSE THE RELIEF SOUGHT IN THE MOTION AND MAY GRANT OR OTHERWISE DISPOSE OF THE MOTION BEFORE THE SCHEDULED HEARING DATE.

<u>10/11/11</u> Date	<u>/s/ Marc R. Kivitz</u> Marc R. Kivitz Trial Bar No. 02878 Suite 1330 201 North Charles Street Baltimore, MD 21201 (410) 625-2300 Facsimile: 410-576-0140 Email: <a href="mailto:mkivitz@aol.com">mkivitz@aol.com</a> Attorney for debtor/movant
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**CERTIFICATE OF MAILING**

I HEREBY CERTIFY that on this 11<sup>th</sup> day of October, 2011, a copy of the foregoing notice was served pursuant to Federal Bankruptcy Rule 7004 electronically or by first class mail, postage prepaid, to:

Mark A. Neal, Esquire  
Assistant U.S. Trustee  
Suite 2625, 101 W. Lombard St.  
Baltimore, MD 21201

Nancy Spencer Grigsby, Chapter 13 Trustee  
Suite 501, Tower II  
100 South Charles Street  
Baltimore, MD 21201-2721

Credit Acceptance Corporation  
21301 Civic Center Drive  
Southfield, MI 48076

Rosetta Lewis  
3151 Lyndale Avenue  
Baltimore, MD 21213

Credit Acceptance Corporation  
c/o Resident Agent  
CSC-Lawyers Incorporating Service Co.  
7 St. Paul Street, Suite 1660  
Baltimore, MD 21202

Credit Acceptance Corporation  
25505 W. 12 Mile Road  
Suite 3000  
Southfield, MI 48034

/s/ Marc R. Kivitz

Marc R. Kivitz

motions:llewis rosetta CREDIT ACCEPT notice